

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

PROGRESSIVE NORTHERN)	
INSURANCE COMPANY,)	Civil Action
)	No. 02-CV-04026
Plaintiff)	
)	
vs.)	
)	
JUSTINE COLEMAN,)	
JOSEPH H. COLEMAN JR., and)	
IVETTE PIZZARO,)	
)	
Defendants)	
)	

V E R D I C T

NOW, this 19th day of August, 2003, upon consideration of the Declaratory Judgment Complaint filed by plaintiff Progressive Northern Insurance Company against defendants Justine Coleman, Joseph H. Coleman Jr. and Ivette Pizzaro on June 21, 2002; upon consideration of the Answer Including Affirmative Defenses of Justine Coleman, Co-defendant to Declaratory Judgment Complaint filed February 10, 2002; upon consideration of the Answer of Defendants, Joseph Coleman and Ivette Pizzaro to Plaintiff's Complaint Seeking Declaratory and Injunctive Relief filed August 22, 2002; after trial without jury conducted before the undersigned on August 18 and 19, 2003; after closing argument held this date; and for the reasons expressed in the Findings of Fact, Conclusions of Law, and Discussion placed on the record simultaneously herewith,

We find in favor of plaintiff Progressive Northern Insurance Company and against defendants Justine Coleman, Joseph H. Coleman Jr. and Ivette Pizzaro on Plaintiff's Declaratory Judgment Complaint. We declare that Progressive Northern

Insurance Company has no obligation to defend or indemnify Justine Coleman for any of the claims arising out of the May 19, 2000 automobile incident which is the subject of this litigation.

BY THE COURT:

James Knoll Gardner
United States District Judge